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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	The Cincinnati Insurance Company
<b>TOI/Sub-TOI:</b>	09.0 Inland Marine/09.0006 Other Personal Inland Marine		
<b>Product Name:</b>	COLLECTOR AUTO - FORM		
<b>Project Name/Number:</b>	/		

## Filing at a Glance

Company:	The Cincinnati Insurance Company
Product Name:	COLLECTOR AUTO - FORM
State:	District of Columbia
TOI:	09.0 Inland Marine
Sub-TOI:	09.0006 Other Personal Inland Marine
Filing Type:	Form
Date Submitted:	12/12/2019
SERFF Tr Num:	CNNB-132182919
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	C-M-19-1232-DC
Effective Date	02/01/2020
Requested (New):	
Effective Date	02/01/2020
Requested (Renewal):	
Author(s):	Jessica Jones, Marc Cruz, Erin Helton, Ryan Milner, Laura Siebert, Debi Gilbert, Kathy McAninch
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 12/12/2019  
State Status Changed: Deemer Date:  
Created By: Erin Helton Submitted By: Erin Helton  
Corresponding Filing Tracking Number: C-M-19-1231-DC

### Filing Description:

This filing introduces the Capstone Collector Auto form to be used with our Personal Inland Marine Program of The Cincinnati Insurance Company.

The Capstone Collector Auto Endorsement provides coverage for specific physical damage losses and offers some miscellaneous coverages including Roadside Coverage, Newly Acquired Collector Auto and Spare Parts.

Please see CNNB-132182965 for the corresponding Rule filing.

Thank you,  
Erin Helton

## Company and Contact

### Filing Contact Information

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Cincinnati, OH 45250-5496 513-881-8885 [FAX]

### Filing Company Information

The Cincinnati Insurance Company	CoCode: 10677	State of Domicile: Ohio
6200 S. Gilmore Rd.	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name: Cincinnati Fin Grp	State ID Number:
(513) 870-2000 ext. [Phone]	FEIN Number: 31-0542366	

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

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## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		CAPSTONE COLLECTOR AUTO ENDORSEMENT	PM177C	(2/19)	END	New		56.100	PM177C 0219.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAPSTONE COLLECTOR AUTO ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **CAPSTONE PERSONAL ARTICLES POLICY**

**A. B. DEFINITION** is amended to include the following:

"Collector auto" means any "antique auto", "classic auto" or "exotic auto" scheduled on the Declarations Page.

"Antique auto" means a vintage motor vehicle or motorcycle of at least 25 years of age that is maintained solely for use in car club activities, exhibitions, parades, or for a private collection and used only infrequently for other purposes. "Antique autos" are rarely driven and generally transported by trailer.

"Classic auto" means a motor vehicle or motorcycle of unique or rare design, limited production or limited availability, and generally recognized for its aesthetic value. For purposes of this policy, a classic vehicle also includes a reproduction of an antique vehicle or classic vehicle. A "classic auto" is maintained primarily for use in car club activities, exhibitions, parades, or for a private collection and used only infrequently for other purposes.

"Exotic auto" means a late model motor vehicle or motorcycle of exceptional condition, that because of its manufacture, design, high performance, limited production, or limited availability is expected to appreciate in value. An "exotic auto" is maintained primarily for use in car club activities, or for a private collection and used only infrequently for other purposes.

"Collision" means the upset of "your" scheduled "collector auto" or its impact with another vehicle or object.

"Constructive total loss" means when the cost to repair an item after a physical loss exceeds the current value of that item.

A covered loss other than "collision" includes, but is not limited to, the following:

1. Missiles or falling objects;
2. Fire;
3. Theft or Larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with a bird or animal; or
10. Breakage of glass.

**B. D. MISCELLANEOUS COVERAGES** is amended to include the following:

#### **Newly Acquired Collector Auto**

"We" cover any "collector auto" "you" become the owner of during the policy period. "We" cover "your" newly acquired "collector auto" up to its verifiable purchase price. "You" must report these newly acquired "collector autos" to "us" within 90 days after "your" acquisition, and pay any additional premium from the date acquired. "We" reserve the right not to insure the newly acquired "collector auto" after the 90<sup>th</sup> day.

## **Spare Parts**

"We" cover up to \$10,000 in total for physical loss to spare parts "you" own that are kept as a replacement for components normally a part of "your" "collector auto", unless an exclusion applies. This coverage does not increase the limit of coverage listed in the Declarations for "your" "collector auto" for which the spare parts are intended.

## **Roadside Coverage**

"We" will pay, "your" reasonable costs for:

1. Labor for emergency repairs to "your" "collector auto" performed at the place of disablement;
2. Towing expense incurred each time "your" "collector auto" is disabled up to \$350 or 125 miles or less towing distance, dependent upon the provider selected by "you".

"We" will also pay reasonable delivery charges for gas, oil, tires or a battery but "we" will not pay for the item itself.

For the purposes of this coverage only, the following definitions apply:

"In Network" means towing and labor provided by a vendor contracted with The Cincinnati Insurance Companies' towing and roadside assistance service provider.

"Out of Network" means towing and labor provided by anyone not contracted with the Cincinnati Insurance Companies' towing and roadside assistance service provider.

No deductible applies to this insurance coverage feature.

## **FULL GLASS WINDOW BREAKAGE**

"We" will pay under "collision" or other than "collision", "your" reasonable costs for window glass breakage on "your" "collector auto".

No deductible applies to this insurance coverage feature.

## **C. F. LIMITATIONS** is amended to include the following:

To Collector Autos:

1. "We" do not cover any physical loss to "collector autos" occurring during instruction, driver's education, preparation, practice, testing or participation for or in any race, speed contest, or pre-arranged handling and performance test, whether on a closed track, public roadway or private property;
2. "We" do not cover any road damage to the tires of "your" "collector auto";
3. "We" do not cover any physical loss to "your" "collector auto" arising out of the ownership, maintenance or operation of the vehicle when it is used more than infrequently:
  - a. To drive to work, school, or for errands; or
  - b. During the course of "your" business or occupation; or
  - c. As backup or substitute transportation for a vehicle other than a "collector auto".
4. "We" do not cover any physical loss to "your" "collector auto" caused by birds, vermin, rodents, or insects, however this exclusion does not apply to physical loss caused by collision with birds or animals;
5. "We" do not cover any physical loss to "your" "collector auto" caused by inherent defect, dampness, mildew, mold, rot or rust; temperature extremes or gradual deterioration;
6. "We" do not cover physical loss to "your" "exotic auto" driven by any person under the age of 25 years; and
7. "We" do not cover physical loss caused by electrical or mechanical breakdown. But "we" do insure ensuing covered loss unless another exclusion applies.

**D. H. CONDITIONS, Loss Settlement** is amended to include the following:

**Total Loss, Collector Auto** - For a covered physical loss to a "collector auto" listed in "your" schedule of items, "we" shall pay the total amount of coverage for that "collector auto" if it is lost or damaged beyond repair. However, if the market value of the "collector auto" immediately before the loss exceeds the amount of scheduled coverage for that "collector auto", "we" will pay its market value up to 150% of the amount scheduled.

**Partial Loss, Collector Auto** - If only part of the "collector auto" is lost or damaged, "we" shall pay the lesser of:

1. The full amount to restore the "collector auto" to its condition immediately before the loss. If after the repair or restoration, the actual value of the item is less than its scheduled value immediately before the loss, "we" will pay the difference; or
2. The amount of scheduled coverage for that collector auto.

However, if the market value of the "collector auto" immediately before the loss exceeds the amount of the market value after restoration, "we" will pay the difference between its market value before and after restoration, up to 150% of the amount scheduled.

**90% Loss Settlement** - In the event of a covered physical loss, it is determined the repair costs of the damage to the "collector auto" would result in a "constructive total loss", "you" may elect to settle the claim as a partial loss, thereby retaining the original title for an amount equal to 90% of the amount of scheduled coverage for that "collector auto".

In the event "you" select this option, any increased valuation options provided in the policy will not be applied to increase the settlement for an amount greater than 90% of the amount of scheduled coverage for that "collector auto".

The most "we" will pay for total or partial losses is the maximum limit of liability as stated on the Declarations.

All other provisions of this policy apply.

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Readability Certificate
<b>Comments:</b>	Form PM177C (2/19) has a flesch score of 56.10
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Copy of Trust Agreement
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Expedited SERFF Filing Transmittal Form
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	